

Information to identify the case:

Debtor 1	<u>Kerri-Lynn Lampson</u>	Social Security number or ITIN	xxx-xx-0351
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Karim V. Holden-Lampson</u>	Social Security number or ITIN	xxx-xx-4039
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-12724-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kerri-Lynn Lampson

Karim V. Holden-Lampson

4/30/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kerri-Lynn Lampson
Karim V. Holden-Lampson
Debtors

Case No. 19-12724-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Apr 30, 2024

Form ID: 3180W

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2024:

Recip ID	Recipient Name and Address
db	Kerri-Lynn Lampson, 8 Catherine Ct, Sicklerville, NJ 08081-3806
jdb	+ Karim V. Holden-Lampson, 207 Patriots Court, Galloway, NJ 08205-3621
518019236	Altantic Credit & Finance, PO Box 2001, Warren, MI 48090-2001
518019241	+ Hayt, Hayt & Landauo, LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279
518019242	Home Depot/Citibank - Attn: Bankruptcy, PO Box 6497, Sioux Falls, SD 57117-6497
518019244	John D. Krohn, Esquire, 9000 Midlantic Dr Ste 300, Mount Laurel, NJ 08054-1539
518190704	+ Lakeview Loan Servicing, LLC, c/o Attn: Payment Processing, P.O. Box 1288, Buffalo, NY 14240-1288
518019251	Peoples Transport Federal Credit Union, 136 W Kings Hwy, Mount Ephraim, NJ 08059-1343
518019254	Retrieval Masters Creditors Bureau, Inc., 4 Westchester Plz Ste 110, Elmsford, NY 10523-1615
518019256	Super Court of New Jersey Atlantic Count, 1201 Bacharach Blvd, Atlantic City, NJ 08401-4510

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 30 2024 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 30 2024 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518167258	EDI: ATLASACQU	May 01 2024 00:28:00	Atlas Acquisitions LLC, 492C Cedar Lane, Suite 442, Teaneck, NJ 07666
518196467	Email/PDF: resurgentbknotifications@resurgent.com	Apr 30 2024 20:50:35	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518019237	EDI: CAPITALONE.COM	May 01 2024 00:28:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518019238	EDI: CAPITALONE.COM	May 01 2024 00:28:00	Capital One Bank (USA) N.A., 4851 Cox Rd, Glen Allen, VA 23060-6293
518067299	+ EDI: AIS.COM	May 01 2024 00:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518144037	+ Email/Text: RASEBN@raslg.com	Apr 30 2024 20:45:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518019240	Email/PDF: creditonebknotifications@resurgent.com	Apr 30 2024 20:50:28	Credit One Bank, 585 Pilot Rd, Las Vegas, NV 89119-3619
518019248	EDI: CITICORP	May 01 2024 00:28:00	Macy's Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053

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Page 2 of 3

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518195733	EDI: Q3G.COM	May 01 2024 00:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518019243	Email/Text: bknotificationdistribution@jhcapiatgroup.com	Apr 30 2024 20:47:00	JH Portfolio Debt Equities, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
518019239	EDI: JPMORGANCHASE	May 01 2024 00:28:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
518019245	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 30 2024 20:46:00	Lakeview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, Coral Gables, FL 33146-1839
518196142	Email/Text: camanagement@mtb.com	Apr 30 2024 20:46:00	M & T Bank, P.O. Box 840, Buffalo NY 14240
518019246	Email/Text: camanagement@mtb.com	Apr 30 2024 20:46:00	M&T Bank, 1 Fountain Plz, Buffalo, NY 14203-1420
518019247	Email/Text: camanagement@mtb.com	Apr 30 2024 20:46:00	M&T Bank, PO Box 1288, Buffalo, NY 14240-1288
518141962	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 30 2024 20:47:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518019250	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 30 2024 20:47:00	Midland Funding, LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
518019249	Email/Text: bankruptcydpt@mcmcg.com	Apr 30 2024 20:47:00	Midland Funding, LLC, PO Box 2001, Warren, MI 48090-2001
518019252	Email/Text: signed.order@pfwattorneys.com	Apr 30 2024 20:45:00	Pressler, Felt & Warshaw, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
518019253	Email/Text: ngisupport@radiusgs.com	Apr 30 2024 20:46:00	Radius Global Solutions LLC, PO Box 390846, Minneapolis, MN 55439-0846
518019255	EDI: CITICORP	May 01 2024 00:28:00	Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282
518019257	EDI: SYNC	May 01 2024 00:28:00	Synchrony Bank - Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
518019258	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 30 2024 20:46:00	Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026
518048776	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 30 2024 20:46:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519309265	Email/PDF: bncnotices@becket-lee.com	Apr 30 2024 20:50:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518019259	EDI: USAA.COM	May 01 2024 00:28:00	USAA Federal Savings Bank, 10750 McDermott Fwy, San Antonio, TX 78288-0002
518019260	EDI: WFFC2	May 01 2024 00:28:00	Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306-0335
518125032	EDI: WFFC2	May 01 2024 00:28:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518344803	##+	Rebecca A. Solarz, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

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User: admin

Page 3 of 3

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
Anthony Arechavala	on behalf of Joint Debtor Karim V. Holden-Lampson legaloptions@comcast.net legaloptions@comcast.net;arechavala.aliciab125293@notify.bestcase.com
Anthony Arechavala	on behalf of Debtor Kerri-Lynn Lampson legaloptions@comcast.net legaloptions@comcast.net;arechavala.aliciab125293@notify.bestcase.com
Brian E Caine	on behalf of Creditor LakeView Loan Servicing LLC bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Brian E Caine	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Phillip Andrew Raymond	on behalf of Creditor LakeView Loan Servicing LLC phillip.raymond@mccalla.com, mcallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10